

# Texas Veterans Voice

A PUBLICATION OF THE TEXAS VETERANS LAND BOARD ☆ JERRY PATTERSON, CHAIRMAN

FALL 2012  
texasveterans.com



SERVING TEXAS VETERANS

## GENERAL INFORMATION

800.252.VETS (8387)  
512.463.5060

## VETERANS HOMES

### Ussery-Roan

Amarillo, Texas  
806.322.VETS (8387)

### Lamun-Lusk-Sanchez

Big Spring, Texas  
432.268.VETS (8387)

### Clyde W. Cosper

Bonham, Texas  
903.640.VETS (8387)

### Ambrosio Guillen

El Paso, Texas  
915.751.0967

### Frank M. Tejeda

Floresville, Texas  
830.216.9456

### Alfredo Gonzalez

McAllen, Texas  
956.682.4224

### William R. Courtney

Temple, Texas  
254.791.8280

### Watkins-Logan

Tyler, Texas  
903.617.6150

## VETERANS CEMETERIES

### Central Texas

#### State Veterans Cemetery

Killeen, Texas  
254.616.1770

### Coastal Bend

#### State Veterans Cemetery

Corpus Christi, Texas  
361.248.4830

### Rio Grande Valley

#### State Veterans Cemetery

Mission, Texas  
956.583.7227

#### Texas State Veterans Cemetery

at Abilene  
Abilene, Texas  
325.673.4446

*VLB drops rate to lowest level ever, encouraging veterans to buy a piece of Texas*

## Land Loans Interest Rate Set at 6.75%

**A**re you interested in buying a piece of Texas? If so, the Texas Veterans Land Board (VLB) just made its land loans more affordable. Effective July 26, all land loans closed on or after that date will have a new fixed rate of 6.75 percent, which is down from 7.25 percent. This will net a savings of around \$33.50 per month on a 30-year, fixed-rate \$100,000 loan, or about \$12,000 if the veteran pays on the loan for the entire 30 years.

"I hope every veteran in Texas hears about these record low rates," said Jerry Patterson, Chairman of the VLB. "This is a great benefit they have earned and should take advantage of."

Texas veterans can now take advantage of the VLB's low-interest rate loans to borrow as much as \$100,000 to buy land. Veterans and real estate professionals alike will be thrilled to know that VLB land loans not only offer the best rates and terms in the state, but are now being closed in a record average of 30 days or less. This is a significant improvement over the days when it used to take two to three months to close a land loan.

Since taking office in 2003, Patterson has raised the amount Texas veterans may borrow for a home from \$150,000 up to \$417,000. Buying land through the VLB has gotten easier, too. Under Patterson's direction, the VLB has reduced the minimum acreage that could be bought with a VLB land loan from five acres to one acre, making it easier for veterans to buy lots closer to urban areas. A Texas veteran can simultaneously have a VLB land loan, a VLB home loan and a VLB home improvement loan.

"No other state can match what the VLB offers: low-cost home, land and home improvement loans; skilled nursing facilities and



cemeteries — all exclusively for Texas veterans or their spouses," Patterson said. "And all of our programs are mostly self-funding, which is good news for Texas taxpayers."

For more information on how to take advantage of this low land loan rate, talk to your Realtor or call 800.252.VETS (800.252.8387), visit the Veterans Land Board website at [texasveterans.com](http://texasveterans.com), or find us on Facebook at [facebook.com/TXVLB](http://facebook.com/TXVLB). ☆

## PAY LOAN SERVICES FEES ONLINE!

**L**oan applicants now have the option to pay home improvement and land loan service fees online through the Texas Veterans Land Board (VLB) website, which will speed up the loan process. Eligible service fees include the appraisal, contract service, deed, flood certification, and title search fees, which can be paid online using a credit card or checking/savings account. A nominal convenience fee of 2.75 percent plus 25 cents will be added to the online fee payments.

To access the online payment option, go to [texasveterans.com](http://texasveterans.com).

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# A Message from the Chairman

BY VETERANS LAND BOARD CHAIRMAN JERRY PATTERSON



Fellow Veterans:

This edition of *Veterans Voice* has important information for those of you looking for a piece of Texas to call your own. The Veterans Land Board recently approved its lowest land loan rates ever—6.75 percent. This is a significant reduction from the old 7.25 percent rate, and can save you up to \$12,000 over the life of the loan. This complements the larger land loans we

now can fund (\$100,000) and the smaller minimum size eligible for land loans (one acre).

An article about one veteran's experience with the VLB's home improvement loan program describes the ease of obtain-

ing home improvement loans, the quick approval process and the expedited inspections.

In other VLB news, virtual tours of Texas State Veterans Homes will soon be available online, making it easy to check out what we have to offer, no matter where you live. I'm proud of the staff members who developed this at little cost to taxpayers. You can find out more about this upgrade in the story inside.

There are other stories about a wide variety of veterans news, including events at Texas State Veterans Homes.

For additional information on Texas State Veterans Homes and Cemeteries, as well as low-interest home, land and home improvement loans, please call 800.252.VETS (8387) or visit the Texas Veterans Land Board website at [texasveterans.com](http://texasveterans.com). Or, find us on Facebook at [facebook.com/TXVLB](https://facebook.com/TXVLB).



SERVING TEXAS VETERANS  
*for life*

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#### Texas Veterans Voice

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## Austin Benefits Fair a Huge Success

On July 21, The Texas Veterans Land Board (VLB) hosted its third benefits fair at the Norris Conference Center in Austin and provided resources to over 1,000 veterans. Each year, the VLB hosts benefits fairs to provide veterans with one-stop-shopping for information on various benefits, programs and services.

Veterans and their families from Austin and surrounding areas came to talk with nearly 60 vendors who were on hand to answer questions on a wide variety of benefits. The cross section of vendors included claims and benefits groups, service organizations, colleges and universities, veteran support groups, real estate lenders and other financial organizations and senior services groups.

The VLB assisted with home, land and home improvement loans and provided information on the agency's eight Texas State Veterans Homes and four Texas State Vet-



erans Cemeteries. The Texas Veterans Commission and the U.S. Department of Veterans Affairs assisted with the filing of various claims. Veterans also had the opportunity to visit individually to discuss their concerns and benefits in a private area for confidentiality.

Not only did the veterans leave with a wealth of information, many also left with one of the numerous door prizes donated by the generous vendors. For a list of future benefits fairs, visit the VLB website at [texasveterans.com](http://texasveterans.com). ☆

## Veterans Voice Newsletter

The *Veterans Voice* is a free, electronic quarterly publication  
of the Texas Veterans Land Board.

Anyone can sign up to receive *Veterans Voice* by going to  
<http://www.glo.texas.gov/cf/newsletter-signup>

Additionally, veterans can register with the VLB to receive other program  
information and updates at

<https://s3.glo.texas.gov/veteran-registration/index.cfm>.

# Happenings in the Homes

## Congressman Honors Resident at 108th Birthday

With the help of family and friends, Ruth Waterman celebrated her 108th birthday on June 15 at the Clyde W. Cospers Texas State Veterans Home in Bonham with a hamburger cookout and birthday cake. Following the celebration, Congressman Ralph Hall presented her with a U.S. flag previously flown over the nation's Capitol. Hall also awarded pins to several resident veterans. ☆



**Congressman Ralph Hall presenting Mrs. Waterman with a flag flown over the U.S. Capitol.**

## Senate Hearing Held at Temple Veterans Home

The Senate Committee on Veterans Affairs and Military Installations held a hearing at the William R. Courtney Texas State Veterans Home in Temple on July 16 to address the backlog of benefits claims for Texas veterans. The main purpose was to gather information for next year's legislative session.

According to the U.S. Department of Veterans Affairs, pending claims in Texas have increased from about 46,000 to nearly 90,000 from 2010 to 2012. More than 76 percent of pending claims in Texas have been left unprocessed for more than 125 days. The national average is 66 percent.



**Ben Russell, resident and a Pearl Harbor survivor, tells senators and VLB staff what happened on the morning of Dec. 7, 1941 while he was aboard the USS Phoenix.**

With budgets being cut across the board this year, officials felt it was important to look for solutions to the backlog to ensure veterans get the care they need, including revisiting initiatives put into place in 2009 that helped fund a dozen temporary claims counselors to work with the VA.

During a break in the hearing, officials toured the home and spoke to several residents. Ben Russell, resident and a Pearl Harbor survivor, described to senators and visitors the events on the morning of Dec. 7, 1941 while he was aboard the USS Phoenix. ☆

## Motorcycle Club Donates \$5,000 to Temple Home

Jerry Patterson, chairman of the Texas Veterans Land Board, accepted a \$5,000 donation to the William R. Courtney Texas State Veterans Home from the In Country Motorcycle Club on July 20.

The In Country Motorcycle Club is a 501(c) charitable veterans organization made up of veterans of all services who served in a combat zone in Vietnam. The club visits the state veterans home monthly to enjoy the camaraderie of the veterans.

Club members raised the money on May 5 at a benefit held at Hardtails Bar and Grill in Georgetown. The donation will be spent on beautifying the grounds at the Courtney Home.

Texas State Veterans Homes provide long-term, skilled nursing care, and a broad spectrum of health care services, comprehensive rehabilitation programs, special diets, recreational activities, social services, libraries, and certified, secured Alzheimer's units, each with its own secured outdoor courtyard. ☆



**Larry Raper, president of the In Country Motorcycle Club, presents a \$5,000 check to Commissioner Jerry Patterson at the William R. Courtney TSVH in Temple.**

## Coming Soon: Virtual Tours of the Temple Veterans Home

**W**ant to tour our Texas State Veterans Homes, but don't have the time to travel? Soon veterans and their families will be able to tour our veterans homes from their computer. Using the same concept found on real estate websites, the Texas Veterans Land Board (VLB) will create virtual tours of each veterans home, starting with the William R. Courtney Texas State Veterans Home in Temple, to be available sometime later this year.

"Creating a virtual tour of homes is something many other real estate companies do, so the concept was a no brainer for us," said Mark Loeffler, Director of Communications for the Texas Gen-

eral Land Office. "We just had to find the right virtual solution. We looked at several high tech solutions, but the cost of up to \$10,000 was prohibitive. That's when we decided to do it in-house."

With the expertise of the Office of Communications staff at the Land Office, a demo tour was produced at a cost of about \$200 in equipment. After the demo proved successful, the crew recorded images and audio to create the first virtual tour of the Temple home.

Once available to the public, the virtual tour will be available in three different formats including PC, iPad, and iPhone. ☆

## STAY IN TOUCH ONLINE!



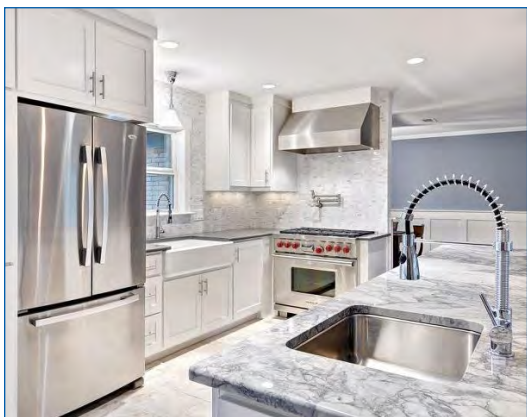
[facebook.com/txvlib](https://facebook.com/txvlib)

Be sure to visit our Facebook page and our website for VLB loan rates, current news and photos, and event information. Let us know what you think!





# Army Veteran Lauds Home Improvement Loan Program



Toan Do's newly remodeled kitchen.

**T**oan Do of Austin, retired U.S. Army captain, recently obtained a home improvement loan to remodel his kitchen, grand room and master bath from the Texas Veterans Land Board (VLB).

"Using the VLB was so easy, and I was approved really quickly," Toan said. "Once the loan was approved, one of the inspectors came to visit me and look at my plans. Midway through construction, he came again to check the progress and finally at the end he came and did the final inspection. Everybody was so friendly and willing to answer questions. I would gladly work with VLB again."

Texas veterans interested in applying for a VLB home improvement loan can visit the VLB's website to learn more about the program, including what types of projects are eligible for funding, at [glo.texas.gov/vlb/veterans-benefits/veteran-loans/home-improvement/index.html](http://glo.texas.gov/vlb/veterans-benefits/veteran-loans/home-improvement/index.html).

Rates are historically low, so veterans are encouraged to apply today. ☆

## VLB Home Improvement Loans: What Projects are Eligible?

**T**he Texas Veterans Land Board (VLB) is processing a record number of home improvement loan applications from Texas veterans who want to take advantage of historically low interest rates. Our home improvement loans are FHA insured Title I loans and must meet FHA guidelines.

All work and/or construction must be in compliance with applicable building codes and standards. The Veterans Home Improvement Program loan can be used to make alterations, repairs and improvements to, or in connection with, the veteran's existing primary residence only if the repairs will:

- substantially protect or improve the basic livability or en-

ergy efficiency of the property;

- correct damage resulting from a natural disaster; or
- correct conditions that are hazardous to health or safety.

The most common improvements that can't be made with a VLB loan include swimming pools, spas, and stand-alone appliances. To see a detailed listing of eligible and ineligible improvements visit our website at [glo.texas.gov/vlb/veterans-benefits/veteran-loans/home-improvement/eligibility.html](http://glo.texas.gov/vlb/veterans-benefits/veteran-loans/home-improvement/eligibility.html).

Want to fall in love again with the home you're in? Call the VLB today at 800.252.VETS to learn more about the home improvement loan program while rates are at all-time lows. ☆

### New VLB Blog

*The VLB's new blog is another way to share information with veterans. It covers all VLB programs: Land, home and home improvement loans; veterans cemeteries, long-term nursing care and more. Opportunities for guest bloggers are available, and your comments will help us improve. The blog can be accessed at:*

**[texasveteransblog.com](http://texasveteransblog.com)**

## Residents Enjoy Veterans Night at Missions Baseball Game

**S**everal minor league baseball teams throughout Texas dedicate one game night during the season to celebrate and say "Thank you" to our service members and veterans. One game in particular, the San Antonio Missions game played on June 20, was an extra special event for the veterans residing at the Frank M. Tejeda Texas State Veterans Home in Floresville.

That night, the Missions welcomed about 10 residents from the Floresville home, giving them an opportunity to socialize with their friends and caregivers. It was nice to see the residents laughing, cheering and enjoying a night outside under the lights.

During the game the team recognized veterans and active duty military personnel for their contributions to the safety and security of our country. Texas Veterans Land Board staff members were also on hand to provide information about VLB loan programs,



Residents John Nelson, Roy Grunewald, Pete Lares and Elton Witte enjoy the game.

homes and cemeteries to veterans, active-duty military and civilians alike.

Similar veterans events have been held this summer at games played by the Round Rock Express, Corpus Christi Hooks and Midland RockHounds. ☆